

Prepared by and return to:
Fearnley & Califf - MS
981 Goodman Road - Suite 105
Horn Lake, MS 38637
Phone No.: 662 536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 281-292099

SPECIAL WARRANTY DEED

Indexing Instructions: Lot 131, Sec E, Deer Creek S/D, Sec 7, T3S,R7W, DeSoto Co MS

This Indenture, made between Secretary of Housing and Urban Development, of Washington, D.C., or his successors, party of the first part, (**Grantor**), and **Holly A. Gray and John Matthew Gray III**, as tenants by the entirety with full rights of survivorship and not as tenants in common, party(ies) of the second part (**Grantee**).

Witnesseth, that the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 131, Section "E", Deer Creek Subdivision, located in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 78, Page 37 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated **October 20, 2008** and recorded in **Book 596, Page 122** in the Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second party, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of **all persons claiming by, through or under the party of the first part**.

Subject to all covenants, restrictions, reservations, easements, conditions and right(s) appearing of record; and **subject** to any state of facts an accurate survey would show.

This Deed not to be in effect until: **February 12, 2009**

In Witness whereof the undersigned Cheryl Berry, has set his/her hand and seal as the duly authorized principal of Hooks Van Holm, Inc., an Alabama corporation, marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

**SECRETARY OF HOUSING AND
URBAN DEVELOPMENT**

By: Cheryl Berry
Its: **HUD Delegated Authority**
Dated: 2/10/09

**STATE OF ALABAMA
COUNTY OF CALHOUN**

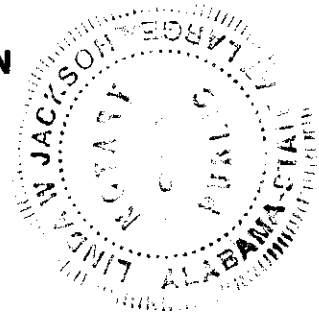
Personally appeared before me, the undersigned Notary Public in and for said county and state, on the 10 day of February, 2009, within my jurisdiction, the within named Cheryl Berry, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged him/herself to be duly authorized principal and an authorized signatory of **Hooks Van Holm, Inc., HUD Delegated Authority**, and for and on behalf of said Corporation, and on behalf of the Secretary of Housing and Urban Development, by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended and as the act and deed of said Corporation and the Secretary of Housing and Urban Development, s/he executed the above and foregoing instrument, after first having been duly authorized by said Corporation and the Secretary of Housing and Urban Development so to do.

Linda W Jackson
NOTARY PUBLIC

My Commission Expires: 1/23/13

Parcel No.: 307307180 00131.00
Mail Tax Bills To: 1096 Deer Creek Cove
Hernando, MS 38632

**LINDA W JACKSON
NOTARY PUBLIC
ALABAMA
STATE AT LARGE**



Property Address: 1096 Deer Creek Drive
Hernando, MS 38632

Grantor's Address:
Hooks Van Holm

1021 Noble Street, Suite 212
Anniston, AL 36903
Phone #: (256) 241-1415
No Second Number

Grantee's Address:
Holly A. Gray and John Matthew Gray III

7276 Cedar Hill Cove
Olive Branch, MS 38054
Phone #: 901-486-5602
Phone # No Second #

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